

Certificate Number: 01356-TXN-DE-005335295

Bankruptcy Case Number: 08-35391

CERTIFICATE OF DEBTOR EDUCATION

I certify that on November 5, 2008, at 5:19 o'clock PM EST,
Brent W Ethun, Sr completed a course on personal financial
management given by internet by
Hummingbird Credit Counseling and Education, Inc.,
a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Northern District of Texas.

Date: November 5, 2008 By /s/Elana Walker for Victoria Wright
Name Victoria Wright
Title Executive Director of Education